

# The Soldier and Family Voice

Volume 3, Issue 1

January 2004

## TRICARE Prescription Options

By TRICARE Pamphlet (abridged)

TRICARE offers you four different ways of having your prescriptions filled:

1. The Military Treatment Facility pharmacy (MTF),
2. The TRICARE Mail Order Pharmacy (TMOP),
3. TRICARE network retail pharmacies and
4. Non-network pharmacies.

**Military Treatment Facility (MTF) Pharmacies** will fill prescriptions written by civilian or military health care professionals at no cost, as long as the requested medication is one that the MTF has on its formulary. Medication formularies vary by facility.

**The TRICARE Mail Order Pharmacy Program (TMOP)** allows TRICARE beneficiaries to receive prescriptions by mail. This can be especially helpful for maintenance medications that are taken on a regular basis. One low copayment (\$9 for brand name prescriptions and \$3 for generic) will pay for up to a 90-day supply of most medications. The medications you order will be delivered right to your doorstep. Refills can be processed by mail, over the phone, and over the Internet. For more information, contact the toll-free TMOP phone number, (866) 363-8667.

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## Taking Stock

By Ceridian Corp December 4, 2003 (abridged)

At the end of the calendar year it's natural to look back at the previous twelve months and review your organization's successes as well as areas where you could have done better. In tough economic times, when layoffs may have occurred and profits have gone down, it can be difficult to find a silver lining. But even if there were more minuses than pluses on your year-end ledger, taking stock and emphasizing the year's accomplishments is a good way to re-focus and re-energize your staff for the coming year.

Accentuate the positive. Most likely, everyone on your staff can tick off the negatives just as well as you, but as a leader, you can boost morale and get everyone ready for the New Year by pointing out what went right. Sugarcoating the bad news won't ring true, but even if your organization has had a tough year, something must have gone well or you wouldn't still be in business. Perhaps you picked up a new client. Maybe you were able to retain the staff in your group. Even if sales went from declining to level, that's an accomplishment, and it can help to remind workers that things are moving in the right direction.

Learn from successes. Everyone knows you can learn from your mistakes, but you can learn from success as well. Once you review your organization's accomplishments, take a look at how you and your staff achieved them. Then discuss how you can use these tactics to create more success in the coming months.

Set fresh short-term goals. Now that you're focused on successes, sit down with workers as a group and individually, if appropriate, and set short-term goals based on previous accomplishments, dovetailing them with the organization's needs. Short-term goals tend to be more easily attainable, offering workers the opportunity for a series of quick successes. You can set goals for the number of new customers, higher profit margins, or the successful launch of a new product. The key is to set a specific target that is meaningful, important and achievable.

Plan to celebrate milestones. Employees need to feel appreciated and that they matter to the organization, even when they understand that raises or bonuses may not be possible at this time. Too often in economic downturns

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# After a Disaster: A Guide for Parents and Teachers

By Project Heartland Brochure (abridged)

Natural disasters or man-made tragedies such as bombings, can leave children feeling frightened, confused, and insecure. Whether a child has personally experienced trauma or has merely seen the event on television or heard it discussed by adults, it is important for parents and teachers to be informed and ready to help if reactions to stress begin to occur. Knowing the signs that are common at different ages can help parents and teachers to recognize problems and respond appropriately.

## Early Childhood

Children aged five to eleven may have some of the same reactions as younger boys and girls. In addition, they may withdraw from play groups and friends, compete more for the attention of parents, fear going to school, allow school performance to drop, become aggressive, or find it hard to concentrate. These children may also return to "more childish" behaviors; for example, they may ask to be fed or dressed.

## Adolescence

Children twelve to fourteen are likely to have vague physical complaints when under stress and may abandon chores, schoolwork, and other responsibilities they previously handled. While on the one hand they may compete vigorously for attention from parents and teachers, they may also withdraw, resist authority, become disruptive at home or in the classroom, or even begin to experiment with high-risk behaviors such as drinking or drug abuse. These young people are at a developmental stage in which the opinions of others are very important. They need to be thought of as "normal" by their friends and are less concerned about relating well with adults or participating in recreation or family activities they once enjoyed.

In later adolescence, teens may experience feelings of helplessness and guilt because they are unable to assume full adult responsibilities as the community responds to the disaster. Older teens may also deny the extent of their emotional reactions to the traumatic event.

## How to Help

Reassurance is the key to helping children through a traumatic time. Answer questions about the disaster honestly, but don't dwell on frightening details or allow the subject to dominate family or classroom time indefinitely. Encourage children of all ages to express emotions through conversation, drawing, or painting and to find a way to help others who were affected by the disaster. Try to maintain a normal household or classroom routine and encourage children to participate in recreational activity. Reduce your expectations temporarily about performance in school or at home, perhaps by substituting less demanding responsibilities for normal chores.

Finally, acknowledge that you, too, may have reactions associated with the traumatic event, and take steps to promote your own physical and emotional healing. Φ

organizations take the attitude that employment is its own reward. If "you're lucky to have a job" has been your organization's idea of a pat on the back, consider changing that attitude by celebrating milestones. It can be as simple as ringing a bell when someone in the office makes a sale or bringing in pizza when a big deadline is met on time.

Finally, if you tended to accentuate the negative during the past 12 months, consider changing your attitude for the upcoming year. By celebrating small victories, recognizing and rewarding workers' accomplishments and learning from mistakes, you can help motivate your organization to do better.

## Are you listening?

When you're in a meeting, do you find yourself doodling or daydreaming? When you're having a discussion with a coworker, do you listen to what he has to say, or are you just waiting to hear a pause so you can jump into the conversation? Listening skills are important in business and interpersonal relationships. If you're not listening well, you can not only miss important information, but also send a non-verbal message that you don't really care what the other person has to say. Here are five tips to boost your listening skills.

1. Prepare to listen. If you're headed into a meeting, review any materials that will be covered before hand and show up on time. Otherwise, you'll spend the first few minutes just trying to catch up.
2. Be quiet. You can't listen if you're talking. And the quieter you are, the more emphasis your words will have when you do speak.
3. Focus. Keep your thoughts on what is being said and not on the question you want to ask or what to make for dinner. If you want to remember a question or point, jot it down quickly as you listen. If the speaker says something that makes you defensive, take a slow, quiet breath and let it go.
4. Use empathy. The speaker may be saying something you completely disagree with, or that seems to be in error. Resist the urge to turn your mind off. Instead, try to listen to what's being said with the speaker's point of view in mind.
5. Ask questions. Asking good questions -- such as how and why -- in a polite way shows the speaker you're interested and take him seriously. And you just might learn something yourself. Φ

**Network Pharmacies** are retail pharmacies that participate in the Humana Military Healthcare Services TRICARE network. TRICARE beneficiaries who receive medications at a TRICARE network pharmacy pay only \$9 per 30-day supply for brand name medications or \$3 per 30-day supply for generic medications, with no deductibles to satisfy. To locate a network pharmacy near you, call **(800) 941-4501** (TRICARE Heartland Region), or visit [www.humana-military.com](http://www.humana-military.com) and access the “Find a Provider/Find a Pharmacy” feature.

**Non-network Pharmacies** require full retail price until the deductible is met, plus higher cost shares. Therefore, the pharmacy benefit obtained from a non-network pharmacy is not as generous as that received from network pharmacies. TRICARE beneficiaries who use a non-network pharmacy will need to pay for their medication up front and submit a DD 2642 claim form to the TRICARE Region 2/5 claims processor, Palmetto Government Benefit Administrators (PGBA), for reimbursement (See the last page for claims address). The claim form is available online at [www.humana-military.com](http://www.humana-military.com) under our “Download Forms” feature.

## PRESCRIPTION TIPS

### MILITARY TREATMENT FACILITY PHARMACY (MTF)

Before filling your prescriptions at the MTF pharmacy, you should first contact the MTF to verify that your medication is on its formulary. The MTF pharmacy will need a written prescription from your physician. You must present your military ID card to have your prescription filled at the MTF. MTF pharmacies can fill prescriptions written by both military and civilian doctors.

### TRICARE MAIL ORDER PHARMACY (TMOP)

The TMOP is not available to those with other health insurance (OHI) that covers prescription medications unless the medication is not covered by the OHI or the pharmacy benefit has been exhausted. For more information on using the TMOP program or to verify product availability, call **(866) 363-8667**, or visit [www.pec.ha.osd.mil/TMOP/TMOPhome.htm](http://www.pec.ha.osd.mil/TMOP/TMOPhome.htm).

### TRICARE NETWORK PHARMACIES

You can present your military ID card (and/or Prime enrollment card if you are a TRICARE Prime enrollee) at network pharmacies to take advantage of TRICARE prescription cost savings. When you have your prescription filled, the claims system, which is in use by all TRICARE network pharmacies, will screen for possible adverse drug interactions, beneficiary eligibility, and other health insurance.

### WHEN TRAVELING

If you plan to travel outside the TRICARE Mid-Atlantic, Southeast, GulfSouth, Heartland and Puerto Rico/U.S. Virgin

Islands regions, you should have your routine prescriptions filled before you leave, or place an order with the TRICARE Mail Order Pharmacy (TMOP) to have the prescriptions delivered to your travel destination. For more information about the TMOP, call **(866) 363-8667** or visit [www.pec.ha.osd.mil/TMOP/TMOPhome.htm](http://www.pec.ha.osd.mil/TMOP/TMOPhome.htm).

When having prescriptions filled at a retail pharmacy outside Humana Military’s contract regions above, you will need to pay the total cost of the prescription at the pharmacy, and then file a paper claim with PGBA.

Please visit us at our Web site at [www.humana-military.com](http://www.humana-military.com)

You may also obtain prescriptions at no cost at any MTF that has your medication on its formulary by presenting your prescription along with your military ID card. If traveling and you lose, forget or exhaust your supply of medication, the nearest MTF pharmacy may be able to assist you. However, the MTF must have the medication on its formulary. MTF formularies vary by facility.

## OTHER HEALTH INSURANCE (OHI)

If you have other health insurance that covers prescription drugs, you must first submit your claim to the other health insurance carrier. You may then submit a secondary claim to PGBA. Your claim submission must include the Explanation of Benefits showing what the primary insurance paid, and include the receipts from the pharmacy. Pharmacy receipts should provide the following:

- Name and strength of drug
- Quantity of prescription or amount of drug purchased
- Cost of each drug
- Prescription number and date it was filled
- Name and address of the prescribing doctor
- Name and address of the pharmacy

Note: If the record indicating other health insurance is in error, you will need to complete an OHI Termination form at the pharmacy for each member of your family or call PGBA at **(800) 493-1613** to request an update to your OHI information.

## FOR MORE INFORMATION

Please visit us at our Web site at [www.humanamilitary.com](http://www.humanamilitary.com). Visit the Humana Military Healthcare Services Web site for TRICARE news and medical information. [www.pec.ha.osd.mil](http://www.pec.ha.osd.mil) Visit the Department of Defense pharmacy Web site for information about the TRICARE pharmacy benefit, the TMOP program and drug quantity limits. [www.tricare.osd.mil](http://www.tricare.osd.mil) Visit the TRICARE Web site, and scroll to the “TRICARE Mail Order Pharmacy” or “Pharmacy” selections for more information. ☐

# Organization of Family Support Groups (FSGs)

By DA Pamphlet 608-47 Chapter 2 (abridged)

## Introduction

*a.* When we talk about FSGs, people usually think we are talking about something new. FSGs are not new. They are, quite simply, a formalization of activities spouses have been involved in since the beginning of military service. We also often hear statements like “this FSG is nothing like the one in my last unit.” This is probably very true, but isn’t necessarily bad. Each FSG will reflect the particular needs of the unit and of the families who are members. A Special Forces unit at Fort Bragg would have a FSG with needs different from soldiers stationed at a training installation, National Guard or U.S. Army Reserve unit, or Army depot.

*b.* There is no “best way” to structure a FSG. The structure should be tailored to the unit, its mission, and the makeup of its family members. There are many different agencies that can help you establish a FSG in your unit. One of the first places to check, once you decide to set up a program in your unit or organization, is with other units or organizations that already have a program in place. Five other places to find out what is available in the local area are—

- (1) The unit or organization staff,
- (2) Chaplain in the unit or chapel,
- (3) The installation Family Support Division,
- (4) The Installation Volunteer Coordinator (IVC),
- (5) Reserve Component program coordinators

*c.* The FSG organizational structure depends on local conditions such as the type of military organization, geographic proximity, and unit size.

*d.* General goals and activities of FSGs include—

- (1) Provide an opportunity for family members to mutually support and assist one another.
- (2) Develop and operate systems to provide information and education programs, welcome and orient new families, promote involvement, and prevent isolation.
- (3) Interact with military family members, the unit commander, and the rear detachment commander or military POC at the unit and higher levels.
- (4) Help involve families in unit activities.
- (5) Refer family needs that cannot be met by the FSG to the appropriate unit, installation, or community resource.
- (6) Provide information to families who remain in the local area while soldiers serve unaccompanied tours.
- (7) Assist the unit in developing and evaluating mobilization and deployment handbooks. Ensure that all family members have deployment handbooks and installation and unit telephone directories.

*e.* Participation in a FSG should be strongly encouraged but, cannot be mandated. When family members understand the need for a FSG they are more willing to become involved in one. Even when interest is present, the development of a responsive, well functioning FSG is often a slow process, especially in units that are not facing an impending deployment or extended training exercise. An impending or anticipated deployment creates a coalescing effect by increasing the need felt by family members to bond together to help one another cope with a common “crisis.” Without this “crisis,” whether impending or anticipated, a coalescing effect may not be present. This does not mean that the formation of a FSG will be impossible, just more difficult.

*f.* Factors in starting and maintaining successful FSG programs are—

- (1) The genuine concern, interest, and willingness of family members to establish and sustain the FSG.
- (2) Family member leadership and participation in organizing and operating the FSG,
- (3) Commander linkage to demonstrate and assure active support for an approval of FSG activities.
- (4) Early contact of spouses new to the unit.
- (5) A command and family member committee to develop the organizational structure to delineate the respective roles of each component and to formalize an ongoing command linkage to the FSG.
- (6) FSG volunteer leaders at the company or battalion levels.
- (7) A local FSG plan with purpose, goals, objectives, structure, and responsibilities outlined to define it as a command program.

*g.* Although the FSG must have strong command support and backing, it must belong to the unit FSG members. They must organize and operate the FSG, with unit support. Without an organized, well-developed, and self-directed structure, a FSG may not survive adverse events. It may not maintain an effective and comprehensive family support network, may not maintain adequate participation on the part of family members, and may not effectively anticipate and address the issues and concerns important to family members. Φ

## GREETINGS

### Questions or Comments

If you have any questions or comments related to anything in this newsletter--Email Tony Raimo at [anthony.raimo@usarec.army.mil](mailto:anthony.raimo@usarec.army.mil)

Don't see something that you would like to see? Let me know!